LOANS TO FARMERS IN GUJARAT BY NATIONALISED BANKS

2548. SHRI AHMED MOHMEDBHAI PATEL : Will the Minister of FINANCE be pleased to state :

(a) the amount of loan provided to the farmers by different nationalised banks in Gujarat during 1991-92 and 1992-93 ;

(b) the amount of loan provided to each farmer ;

(c) the number of farmers benefited therefrom;

(d) whether farmers have to face a lot of difficulties for getting loans in time;

(e) what is the time taken by the Banks in clearing the applications; and

(f) the action Government propose to take in this regard ?

THE MINISTE OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED) : (a) to (c) The information system of the Reserve Bank of India does not generate information in the manner asked for. However, the amount of loans disbursed by nationalised banks (excluding State Bank Group) in the State of Gujarat during the year ended June 1992 (latest available) for agriculture and allied activities was Rs 185.84 crores. The number of accounts against which this amount was disbursed was 1,45,557.

(d) to (f) A number of steps have been taken with a view to increase flow of credit to farmers particularly small and marginal farmers. The important ones are :—

(i) Banks have been instructed that all loan applications upto a credit limit of Rs. 25,000|- are to be disposed off within a fortnight and those over Rs. 25,000|- within 8 to 9 weeks.

(ii) To facilitate speedy disposal of applications the application forms are made available in regional languages. Terms and conditions regarding margin|security should be printed on the reverse of the application form itself.

(iii) All branch managers of banks are to be vested with discretionary powers to sanction loan proposals received from weaker sections without reference to any higher.

(vi) If there are any complaints regarding delay in disbursements of loan, the same are taken up with the concerned Bank.

AGRICULTURE AND RURAL DEBT RELIEF SCHEME

2549. SHRI AHMED MOHAMMEDBHAI PATEL : Will the Minister of FINANCE be pleased to state :

(a) the number of farmers and landless agricultural labourers benefited under the Agricultural and Rural Debt Relief Scheme, 1990 in Gujarat;

(b) the amount of relief provided under the Scheme to each individual;

(c) how many have still not been provided relief;

(d) how many applications are still pending with Government for providing relief; and

(e) what is the criteria followed in providing the relief ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED) : (a) to (d) Under the Agricultural and Rural Debt Relief (ARDR) Scheme, 1990, public sector banks have provided debt relief to 2.02 lakh farmers and 1.48 lakh agricultural labourers in the State of Guiarat. Further, the Co-operative Banks and the Regional